

Guide

for Small Businesses in Washington State

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Washington State Department of Community, Trade and Economic Development (CTED)

The Washington State Department of Community, Trade and Economic Development's business assistance programs support business creation and development in order to provide jobs and ensure statewide economic vitality. We leverage resources by working in partnership with other economic development organizations.

CTED's Business Assistance Programs & Services

Business Information

Business Assistance Helpline
1-800-237-1233 (WA State)
360-725-4065

The Business Assistance Helpline gives entrepreneurs and businesses an automated referral to resources relevant to starting and operating a business in Washington State. Many of the resources are listed in this guide and an online Washington State Business Resource Directory.

The Washington Business Resource Directory provides a listing of primary resources, by county, that are available to Washington's businesses.
www.choosewashington.com/business_resources/Business_Resource_Directory.asp

Business and Project Development

Dick Larman
Managing Director
360-725-4057
www.choosewashington.com/

The Washington State Business and Project Development Unit is focused on aligning three basic goals supporting business retention, expansion and attraction activities: Marketing, Site Development and Program Management. The unit serves as a liaison for business relocation, expansion, retention and marketing, as well as provides economic development assistance to Washington industry sectors and communities interested in fostering economic growth and employment.

Business Retention and Expansion

Ginger Rich
Account Manager
206-256-6112

Business Retention and Expansion staff works with at-risk and expanding manufacturing and processing firms. Through a partnership of state and local staff, the program provides problem-solving and technical assistance services. The program works with individual companies and identifies industry-wide retention and expansion issues.

Tourism Office

Peter McMillin
Managing Director
360-725-4172
www.experiencewashington.com/

The goal of the office is to develop and leverage resources and customer-focused programs to attract and maximize traveler spending throughout the state of Washington.

Strategic objectives are to:

- Support the travel industry in generating at least \$15 billion in traveler expenditures annually;
- Have a clear majority of travelers aware of Washington State's brand and brand promise;
- Have a clear majority of Washington's federal, state, and local officials be aware of the economic impact and importance of the travel and tourism industry; and

- Develop "Best in Class" programs and services (best practices) with stakeholders and partners.

Child Care Advantages

Employer Liaison
360-725-4034

The Child Care Advantages program provides businesses and organizations with financial and technical assistance to develop on-site or near-site child care facilities. The program helps employers develop policies and programs that support families, and advises employers who are planning to contract with child care businesses. Child Care Advantages provides qualified businesses with an opportunity for direct loans and grants to start or expand child care facilities.

The program also provides technical assistance and financial referrals to child care business owners who are seeking to start a new business or expand an existing business. Information is provided regarding business plan development, child care licensing requirements, facility planning and financing. Child Care Advantages provides qualified child care businesses an opportunity to finance capital improvements or facility development through the Child Care Facility Fund. (See Child Care Facility Fund and Child Care Micro Loans under the Business Finance section, p. 2).

Business Finance Unit

Jim Keogh
Managing Director
360-725-4041

Loan Portfolio Management

Portfolio Management staff evaluate and process loan applications. Staff also track repayment of loans and monitor for compliance with contractual agreements.

Community Development Finance

Refer to the map on page 2 to find your regional finance specialist.

Finance specialists help business owners and entrepreneurs obtain financing for start-up and expansion projects. Staff members work with businesses to review project proposals, determine financing alternatives, design a financing structure, prepare and assemble loan applications, and present projects to appropriate lending authorities. Regional program staff also provide technical expertise to public and private organizations.

The program's priority projects include creating employment opportunities in distressed and timber-impacted areas of the state, and supporting development of minority- and women-owned businesses. For a list of loan programs, see p. 2.

Business Financing

Loan Funds Administered by CTED's Business Finance Unit

Child Care Facility Fund

The CCFF provides loans and grants to start or expand child care businesses and employer supported facilities. Low interest loans are available from \$25,000 up to \$100,000 for acquisition and improvements to real property, working capital, and health and safety improvements and equipment. Grants from \$5,000 to \$25,000 are available for health and safety improvements and equipment only and require a dollar-for-dollar match. CCFF Program Guidelines are available at www.cted.wa.gov or click on the above link.

Child Care Micro Loan

This program provides loans (generally up to \$25,000) to licensed or certified child care businesses through five subcontractors. Funds can be used for start-up facility costs, health and safety improvements, and minor renovations for businesses willing to accept state subsidized children. See www.cted.wa.gov or click on the above link.

Coastal Revolving Loan Fund

This fund lends to public agencies and businesses in Jefferson, Clallam, Grays Harbor, Pacific, and Wahkiakum Counties. Borrowers must demonstrate job creation and private investment to qualify for

loans up to \$150,000. The program also provides technical assistance loans up to \$50,000 to public agencies and businesses for feasibility studies and planning. Eligible projects must benefit the community and create jobs, especially for dislocated workers.

Washington Coalition Brownfields Cleanup Revolving Loan Fund

In conjunction with King County/City of Seattle, the City of Tacoma, and the City of Spokane, loans are available for cleanup and redevelopment of commercial and industrial brownfield properties that are idled, under-utilized or abandoned as a result of real or perceived contamination.

Community Development Block Grant Float Loan

The CDBG Float Loan provides short-term, low-interest, fixed-rate gap financing for business projects that create or retain jobs for low- and moderate-income people. To obtain financing, the business must make jobs available to low-income people, must be located

in a state CDBG-eligible jurisdiction, and must obtain an unconditional, irrevocable letter of credit from a bank. Loans are available up to \$20 million.

Forest Products Revolving Loan Fund

The loan fund provides financial assistance to Washington's small- and medium-sized forest products companies. Loans up to \$1,000,000 are available for secondary wood product companies and their suppliers.

The program encourages development of businesses that produce value-added wood products.

HUD Section 108 Loan Guarantee

To qualify, a business must be sponsored by a local government that is CDBG eligible. In addition, projects must meet CDBG eligibility requirements, demonstrate financing gaps, and produce economic opportunities for low- and moderate-income people. The federal Department of Housing and Urban

Development makes final decisions on loan guarantees. Loan guarantees are available up to \$7 million.

Rural Washington Loan Fund (RWLF)

The RWLF provides gap financing for businesses located primarily in rural counties. Its purpose is to help create and retain jobs for low- and moderate-income people. This program allows loans up to \$700,000 in participation with private lenders.

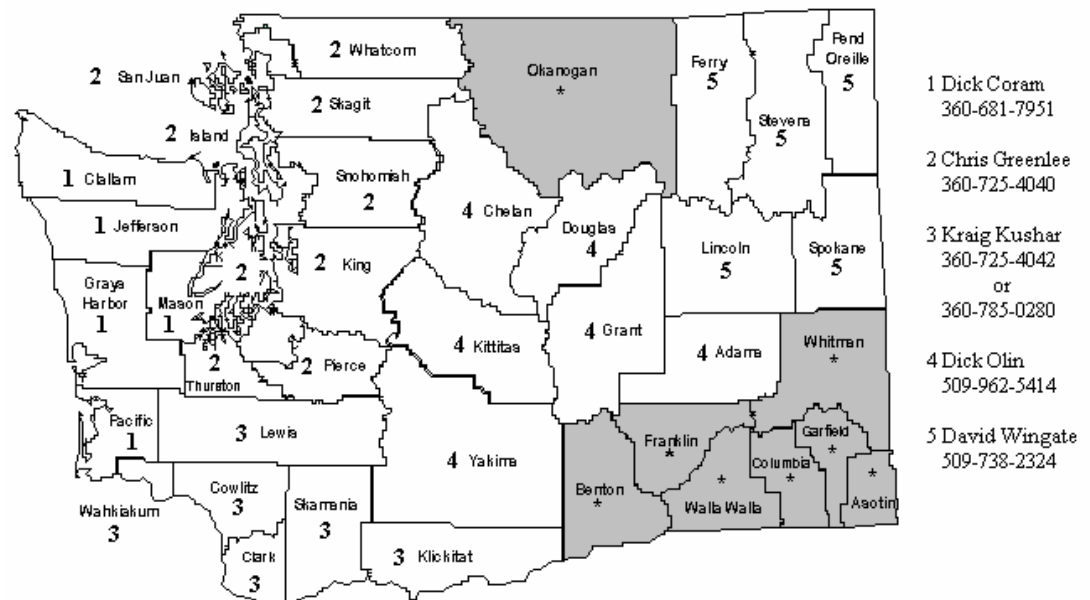
RWLF Minority- & Women-Owned Business Loan

Under the Rural Washington Loan Fund, loans are available to assist certified minority- and women-owned businesses that are located in non-metropolitan counties, i.e., state CDBG-eligible jurisdictions.

Financing Assistance

CTED has five regional finance specialists in Washington State. To find the specialist in your area, refer to the map below.

Community Development Finance Program Geographic Area Assignment



* Limited assistance due to reduction in staffing. Contact CTED's Business Finance Unit for more information at (360) 725-4100.

Other CTED Programs & Services

Community Economic Revitalization Board (CERB)

Kate Rothschild
Program Manager
360-725-4058

The Washington State Community Economic Revitalization Board promotes statewide economic development. CERB encourages business and industry expansion and job creation through investment in public economic development infrastructure.

CERB provides low-interest loans and occasional grants to cities, counties, ports and special utility districts, public development authorities and federally-recognized Indian tribes for public infrastructure improvements.

Downtown Revitalization

Susan Kempf
Coordinator
360-725-4056

The Downtown Revitalization Program (DRP) is a preservation-based economic and community development program that helps communities throughout the state revitalize the economy, appearance, and image of their traditional business districts using a range of services and assistance to meet the needs of communities interested in revitalization. It uses the successful Main Street™ methodology developed by the National Trust for Historic Preservation as its foundation for assistance.

Three levels of assistance are offered:

Downtown Affiliate Level communities have access to the Downtown Revitalization Resource Library and information exchange, telephone consultations, limited technical assistance, awards program, and occasional discounts to DRP-sponsored trainings.

Start-Up Level communities receive assistance towards helping to build an appropriate organization and funding base to start a comprehensive downtown program, as well as help in preparing for the Main Street™ application process.

Main Street™ Designation Level communities receive a full range of assistance, from intensive services to meet the needs of newly designated communities to services that help mature programs maintain focus and effectiveness. Designated Main Street™ programs work to develop the critical tools needed to undertake comprehensive downtown revitalization.

Film Office

Suzy Kellett
Managing Director
206-256-6146

The Washington State Film Office works with all types of productions to facilitate their needs from conception through completion. Services include:

- Providing personal attention with same day response time for filming requests.

- Working with writers on research and familiarization tours.
- Conducting customized scouting trips.
- Scouting and photo-graphing locations; most images available digitally.
- Providing liaison assistance with government, business, and communities.
- Providing up-to-date resource material, including the Washington State Pre-Production Manual, the Northwest Media Index, Washington State Roads Books, permit information, maps, weather charts, and key location contacts.
- Providing cast and crew information, including crew resumes and a 24-hour job hotline for hiring assistance.
- Working closely with the Seattle Film Office to make sure filming goes smoothly. Thirty-five liaison offices statewide provide additional support.
- Assisting with housing needs for cast and crew, production office space, and facilities to build sets.
- Conducting on-going statewide educational forums.
- Video game support and information.

International Trade

Larry Williams
Assistant Director
206-256-6100

The International Trade Division helps Washington companies increase their export sales and enter new foreign markets. The division's

international business development managers are industry and market specialists who work closely with overseas representatives in China, Germany, Japan, Mexico, South Korea, and Taiwan. In-house expertise is available for Canada. The division offers a range of services free of charge to Washington State companies:

- Counseling to develop an appropriate export strategy.
- Researching international markets.
- Identifying overseas buyers and business partners.
- Participating in trade events.
- Financing exports and reducing payment risk.
- Advocating to minimize barriers to free trade.
- Providing links to local, state, national and global trade resources.

Education & Training

Maury Forman
Program Manager
206-256-6110

Education and training workshops and seminars are designed and coordinated in partnership with local Economic Development Councils and non-profit associations to provide professional development for practitioners. In addition, publications are produced to assist communities in preparing their economic development strategies.

Important State Agencies to Know

Agriculture

1111 Washington St SE
Olympia, WA 98504
360-902-1800

International Marketing 360-902-1915

Food Safety & Animal Health 360-902-1876

The Washington State Department of Agriculture, through its International Marketing Program, helps Washington State growers, packers, processors and marketers sell their food and agricultural products overseas.

Assistance is offered in the following key areas: finding overseas buyers, inbound trade missions, trade show participation, trade leads, access to federal export assistance, finance programs, and resolving trade barrier issues. Agriculture has international marketing offices in Tokyo, Taipei, Malaysia and Shanghai.

Staff in the department's Food Safety and Animal Health programs can answer business questions related to plant and animal health certification, commodity grading and labeling requirements, and food safety and export certificates.

Financial Institutions

150 Israel Rd SW
Tumwater, WA 98501
360-902-8700

One of the ways small businesses can raise capital is by selling stock or other securities in their companies. However, offering requirements can be complicated, and often involve a filing with the Securities Division of the Department of Financial Institutions. A wealth of information on raising capital, along with forms and filing requirements can be found at: www.dfi.wa.gov/sd/smallbusiness.htm. You can reach the Small Business section at 360-902-8760. Email Andrew Ledbetter at: aledbetter@dfi.wa.gov or Bill Beatty at: bbeatty@dfi.wa.gov

Ecology

PO Box 47600
Olympia, WA 98504-7600
360-407-6000

Office of Regulatory Assistance

Environmental Permitting
Services Division
1-800-917-0043
360-407-7037
ecypac@ecy.wa.gov (email)

The Department of Ecology's mission is to protect, preserve and enhance Washington's natural environment and to promote wise management of air, land and water resources for current and future generations.

The Office of Regulatory Assistance's Environmental Permitting Services Division helps individuals, businesses and public agencies comply with Washington's environmental laws. It is a primary resource for contacts, applications and key information concerning local, state and federal environmental permits and regulations for any size project.

For answers to questions about business and the environment, technical assistance contacts, permits, regulations or publications, contact the Environmental Permitting Services Division.

For an on-line Environmental Permitting Services brochure, visit
www.ecy.wa.gov/biblio/0006041.html

Employment Security

212 Maple Park
Olympia, WA 98501
360-902-9500

The department offers services to workers and employers. During times of unemployment, the agency connects job seekers with employers, and provides businesses and individuals with the information and tools they need to adapt to a changing economy.

The agency's Labor Market and Economic Analysis group

collects, analyzes and disseminates labor market information on prevailing wages, economic forecasts, and supply and demand for job skills in given areas.

www.wa.gov/esd/lmea

Unemployment Insurance

The state requires nearly all employers to contribute to the Unemployment Insurance Trust Fund. The fund assists workers who become unemployed through no fault of their own. The state determines coverage based on the type and nature of the business and its place of operation.

For information on Unemployment Insurance taxes, visit

www.wa.gov/esd/tax/

ESD Onsite Visits

The Department of Employment Security makes on-site visits to employers and provides technical assistance with controlling unemployment taxes and reporting requirements. The department works with business organizations and state agencies, and educates business employers through seminars.

WorkSource Centers provide businesses and job seekers with information, technology and services needed to thrive and to achieve successful careers.

WorkSource Center services are delivered to customers in a variety of ways, including:

- Self-directed efforts, such as kiosks or via the internet
- Group programs and activities, such as workshops
- One-on-one consultations
- Training programs and business consultations

For more information, visit: www.wa.gov/esd/work/foremployers.htm

Services for businesses include:

- Computer job-matching
- Electronic job postings and resume banks
- Recruitment and layoff assistance

- Assistance arranging customized training
- Information on business, industry and economic trends
- Workplace consultations

Businesses interested in hiring a welfare worker can also visit www.workfirst.wa.gov or call 1-888-734-WORK (9675).

Services for job seekers:

- Free use of computers, copiers, phones, faxes and other career resources
- Internet access to jobs
- Job referral and placement
- Classes on how to get and keep a job
- Information on the fastest growing jobs and wages
- Referral to training and other community services
- Access to unemployment insurance
- Translation services

Job seekers can also apply for unemployment benefits at: www.go2ui.com.

Labor and Industries

PO Box 44850
Olympia, WA 98504-4850
1-800-547-8367
360-902-5799

Workplace Safety & Health
1-800-423-7233
Employment Standards
360-902-5316
Specialty Compliance Division
1-800-647-0982
www.lni.wa.gov

The state requires employers in Washington to carry industrial insurance for each employee. The employer gains immunity from lawsuits should an employee become injured or ill while on the job. A business can register for industrial insurance when it files for a Master Business Application.

L&I performs unannounced inspections to ensure that employers are meeting their worker-protection responsibilities under the Washington's Industrial Safety and Health Act (WISHA). Employers may request no-fee safety and health consultations

to ensure they are in compliance with WISHA standards.

The "Worker's Right to Know" law requires that employers give employees information about hazardous substances used in the workplace.

For information about industrial insurance, apprenticeship training, employment standards, vocational rehabilitation of injured employees, the preferred worker's program, industrial safety and health, and other employee-related issues, contact the L&I office at 1-800-547-8367.

Licensing

405 Black Lake Blvd, Bldg #2
Olympia, WA 98502

Master License Service
360-664-1400
1-900-463-6000 (trade name search)

The Department of Licensing (DOL), along with the departments of Revenue, Labor and Industries, and Employment Security, has created an easy one-stop business registration process. By filing a Master Application on DOL's website or at a local UBI field office, (field office locations can be found at www.dol.wa.gov/mls/servloc.htm) you can apply for a state business license and register one or more trade names for your business.

Once the Master Application is submitted, you will be issued a Unified Business Identifier (UBI) number. Each of the state agencies will use this UBI number to identify your business. This UBI number remains with the business as long as the owners and the ownership type do not change.

A \$15.00 application fee is required when a Master Application is submitted. An additional \$5.00 is charged for each trade name being registered.

Depending on the business activity, additional licensing may be required. To find out about additional licensing requirements for your business, call the Master License Service

at 360-664-1400 or obtain license information through WALI (Washington Licensing Information Program): www.dol.wa.gov/businesses.htm

If your business hires or plans to hire employees, you must file for unemployment insurance and industrial insurance coverage when filling out the Master Application. After filing the Master Application, you will soon receive an information packet from the Department of Revenue. If you have employees, you will receive information from Employment Security and Labor and Industries.

Business owners are required to register any and all trade names with the Department of Licensing. A trade name is any name other than the full legal name of the business owner(s). This helps to identify the owner(s) of a business, the type of ownership, and business locations.

To find out whether a trade name is already registered in Washington State, DOL can conduct a trade name search for a nominal fee. Your request can be made by phone, by mail or in person. If you choose to call, the charge is \$4.95 for the first minute and \$.50 for each additional minute. The average call lasts approximately 3 minutes. Call 1-900-463-6000 for a trade name search.

Alternatively, by submitting a \$4.00 fee with a letter of request, the information can be mailed to you. Submit your request to:

Master License Service
Department of Licensing
P O Box 9048
Olympia, WA 98507-9048

The Master License Service has an informative booklet that helps businesses comply with the above requirements. This publication, entitled *Operating a Business in Washington State, a Business Resource Guide*, is available at:

www.dol.wa.gov/mls/operate.htm

Federal Employer Identification Number (FEIN)

Sole proprietors who are not employers usually do not need

to apply for a FEIN. All other business entity types must apply for this registration through the IRS. 1-800-829-4933 or online at www.irs.gov/businesses/small/article/0,,id=102767,00.html See p. 10 for additional information.

Additional Licensing Requirements

In addition to the state license, business owners must also contact each city or county where they will be doing business to determine local licensing requirements.

Revenue

To find an office near you:
www.dor.wa.gov/content/contacts/default.aspx

Taxpayer Services
1-800-647-7706
360-486-2340

Persons performing a business activity in Washington may need to register with the Department of Revenue (DOR). This is accomplished by completing a Master Business Application available through the Master License Service (MLS) of the Department of Licensing.

DOR is responsible for administering and collecting retail sales tax, business and occupation tax, and use tax. It is also responsible for specialty taxes, such as property tax, timber tax, leasehold tax, public utility tax, fish tax, and hotel tax. Washington State does not have a corporate or personal income tax.

DOR offers many services to assist businesses. For answers to specific questions regarding Washington's tax system, call DOR's Telephone Information Center at 1-800-647-7706 or visit your local DOR office. The Telephone Information Center also provides an automated voice response system 24-hours a day, seven days a week, which includes a Spanish voice-mail box. Persons using the automated system may request tax information, brochures, publications or a change of address for their business. Tax

information is also available at www.dor.wa.gov

To receive assistance with tax reporting and to avoid penalties, new businesses have the opportunity to request a first year audit. DOR also offers tax consultation visits and various business workshops. For information regarding workshops or to schedule an audit or consultation, call 1-800-647-7706.

The Department's Taxpayer Rights Advocate works with taxpayers who feel the Department has violated their rights, has treated them unfairly, or has applied unfair rules and regulations.

The Taxpayer Advocate:
360-486-2340
1-800-647-7706

Secretary of State

Corporations Division
Dolliver Building
PO Box 40234
520 Union Ave SE
Olympia, WA 98504
360-753-7115
www.secstate.wa.gov/corps

Charities Division
Dolliver Building
801 Capitol Way S
Olympia, WA 98504
360-753-0863
1-800-332-4483
www.secstate.wa.gov/charities

Choosing the right legal structure is important to a business. Options include:

- Sole Proprietorship
- General Partnership
- Limited Partnership (LP)
- Limited Liability Partnership (LLP)
- Corporation (Profit and NonProfit)
- Limited Liability Company (LLC)

Each type of business structure has certain advantages and disadvantages that should be considered. You may wish to consult with an attorney, business counselor or financial advisor before choosing the legal structure for your business. For additional fee information, visit www.secstate.wa.gov/corps

Business Structure Registration

Profit and NonProfit Corporations, Limited Partnerships, Limited Liability Partnerships and Limited Liability Companies must register with the Secretary of State's Office. General Partnerships and Sole Proprietorships can register with the Department of Licensing's Business and Professions Division by completing a Master Business Application.

Corporations

A corporation is a body of persons granted a state charter legally recognizing it as a separate entity with its own rights, privileges and liabilities distinct from its members.

Corporations can be for-profit or not-for-profit purposes, such as religious, social, charitable, educational, etc. A person or group can create a Washington corporation by filing Articles of Incorporation with the Secretary of State, Corporations Division. Thereafter, the state requires corporations to pay an annual license fee and file a list of officers and directors with the state.

The fee for filing Articles of Incorporation for profit-making corporations is \$175. The annual renewal fee for profit corporations is \$59. Nonprofit corporations pay \$30 for the Articles of Incorporation and an annual report fee of \$10.

Foreign Corporations

The state requires foreign or out-of-state corporations to submit a completed copy of an application for a "Certificate of Authority to Do Business in Washington".

The application must include a Good Standing Certificate of Status. The officer in charge of the state's corporate records in the corporation's home jurisdiction is responsible for issuing the certificate. The state

requires the corporation to appoint a registered agent, residing in the state of Washington, and to provide a signed statement indicating his or her willingness to serve.

Limited Partnership

A limited partnership is a business composed of one or more general partners who share full financial liability, and one or more limited partners who share profits with liability limited to their investments. The limited partnership application fee is \$175.

Limited Liability Partnership

Often used by professionals, this structure can give one partner protection from being held personally liable for the negligence of another partner. A new application costs \$175. There is a renewal fee of \$50 every five years.

Limited Liability Company

The limited liability company (LLC) is another form of business structure in Washington. One or more individuals or entities through a special written agreement form an LLC. The agreement details the organization of the LLC, including provisions for management, assignability of interests and distribution of profits or losses. LLC's are permitted to engage in any lawful, for-profit business, or activity other than banking or insurance. The filing fee for a Certificate of Formation is \$175. The annual renewal is \$59.

Registered Agent Requirement

All corporations and limited liability companies doing business in Washington State must have a registered agent with a Washington State address. The registered agent may be an individual or any other organization qualified by the Corporations Division of the Office of the Secretary of State to do business in Washington.

A valid physical address in Washington State is required. The organizing documents or application to do business in Washington State must contain or be accompanied by a statement signed by the registered agent indicating consent to serve.

You can register your business with the Secretary of State's office online. The filing is quick and easy. Go to www.secstate.wa.gov/corps and use the link to the online application.

Sole Proprietorship

A sole proprietorship is a one-owner business with less formality and fewer legal restrictions than other business structures. The proprietor is personally responsible for business debts that may exceed his or her total investment, and liability can include the proprietor's assets.

Note:

The "sole proprietorship" does not limit the number of employees that a business can hire; it simply describes ownership.

General Partnership

General partnerships are composed of two or more people who agree to contribute money and/or skill and who share profits, losses and management. Each partner is personally liable for partnership debts. The article of partnership formalizes the terms of a partnership. Business owners may file partnerships at the County Clerk's Office nearest their business operations.

Note:

Even though filing as a general partnership is optional, partners can better legally protect themselves by having a formal contract.

Charities Program

The Charities Program registers individuals, organizations and

commercial fundraisers that solicit charitable contributions from the general public. Most entities that solicit or receive contributions are required to register under the Charitable Solicitations Act. Commercial fundraisers are required to register and post a surety bond.

Archaeology and Historic Preservation

1063 S Capitol Way
Olympia, WA 98501
360-586-3079

The Department of Archaeology and Historic Preservation helps businesses apply for a 20 percent investment tax credit for the certified rehabilitation of historic structures.

Need More Information?

For local, state and federal government services, check the pages in the front of your relevant directory.

For state agency information, contact the Washington State Information Line at: 1-800-321-2808
www.access.wa.gov/

Washington State and tribal demographic information: www.ofm.wa.gov

Washington State labor market information: www.workforceexplorer.com/

For information on industrial revenue bonds contact the Washington Economic Development Finance Authority (WEDFA) at: 206-587-5634
www.wedfa.wa.gov
Email: wedfa@wshfc.org

Selling to the Government

Goods and Services

General Administration, Department of

WA State Procurement
PO Box 41017
210 11th Ave SW, Room 201
Olympia, WA 98504-1017
360-902-7400

Engineering & Architectural
Services
PO Box 41012
Olympia, WA 98504-1012
360-902-7272

Annually, the state of Washington and the federal government purchase over \$100 billion in goods and services, equipment, and consulting assistance from the private sector. The Office of State Procurement manages the states purchase, inventory, and distribution process.

If you are considering selling to the state, contact GA.

Data Processing and Telecommunications

Information Services, Department of

PO Box 42445
Jefferson Building
1110 Jefferson St SE
Olympia, WA 98504-2445
360-902-3470

Personal Services (Consulting)

Financial Management, Office of (OFM)

PO Box 43113
Olympia, WA 98504-3113
360-902-0555

Washington State agencies contract for personal services according to state law and policies established by the Office of Financial Management. State agencies can be contacted directly to find out what types of consulting services they need. Agency contact information can be

obtained at
www.access.wa.gov/.

Printing

Printing, Department of
PO Box 798
Olympia, WA 98507-0798
360-570-5555

Highway Construction

Transportation, Department of
Transportation Building
PO Box 47360
Olympia, WA 98504-7360
360-705-7000

Certification

Minority and Women's Business Enterprises, Office of (OMWBE)

Olympia Office (Main)
PO Box 41160
406 S Water St
Olympia, WA 98504-1160
360-753-9693
1-866-208-1064
Fax: 360-586-7079

Seattle Office
1200 Sixth Ave, Ste 1700
(SBA Seattle District)
Seattle, WA 98101
206-553-7356

Tacoma Office
(SBA Tacoma Business Assistance Center)
1101 S Yakima Ave
Tacoma, WA 98402
360-704-1183

The public contracting and procurement policies and programs of the Office of Minority and Women's Business Enterprises (OMWBE) foster the development and growth of all small businesses while encouraging, honoring and promoting diversity without preference based upon race, ethnicity or gender. The success of all small businesses, regardless of the race, ethnicity or gender of their owners is

supported through OMWBE's activities.

Businesses interested in becoming certified as a minority, woman or disadvantaged business enterprise may complete OMWBE's QUIKCHEK located on its website to determine the likelihood of eligibility for certification. If yes, contact OMWBE to request the application materials. OMWBE publishes a hard copy directory of certified firms (updated quarterly) and also available online. The directory order form may be downloaded from OMWBE's website by clicking on the "Information for Businesses" tab.

OMWBE also provides business development training and assistance to businesses. The current schedule of training is available on OMWBE's website. Go to the "Information for Businesses" tab and click on "Upcoming Training and Conferences".

Certified businesses should contact directly those federal, state, and local jurisdictions with whom they are interested in doing business to be placed on their solicitation lists for contracting and procurement opportunities.

Federal, State and Local Assistance

Procurement Technical Assistance Centers (PTAC)

Mission: The Procurement Technical Assistance Centers provide client driven assistance to businesses and individuals seeking information needed to compete for and perform on government contracts. These core activities combined with other outreach efforts will increase the vendor base and ultimately bring additional money and jobs to the Washington economy.

Services Provided:

- Bid Match Service
- Interpretation of Solicitations
- Assistance with Registrations
- Training & Seminars
- Marketing Assistance

Main PTAC Center:
Snohomish County EDC
Everett, WA 98204
Phone: 425-743-4567
Email: ptac@snoedc.org

Contact Person:
John Tamble, PTAC Program Manager
Phone: 425-743-4567
Email: jtamble@snoedc.org

For more information, call one of the Centers listed below.

Aberdeen	360-532-7888
Bellingham	360-676-4255
Everett	425-743-4567
Mt. Vernon	360-336-6114
Olympia	360-754-6320
Richland	509-372-7142
Seattle	206-324-4330
Spokane	509-624-1393
Spokane	509-459-4105
Tri Cities	509-372-7142
Tacoma	253-591-7026
Vancouver	360-694-5006
Walla Walla	509-372-7142
Yakima	509-372-7142

Electronic Commerce Technical Assistance Group (ECTAG)

Bremerton, WA 98337
360-478-8949

ECTAG is a non-profit organization providing electronic commerce expertise through technical assistance and training.

Other Resources

Banking Institutions

A new or growing business may need capital. Washington bankers play a key role in helping businesses succeed. Bankers provide new businesses with valuable insight and financing to start up and expand. To receive optimum service, give your banker up-to-date and thorough information.

Chambers of Commerce

Chambers of commerce, as grass roots economic development organizations for their communities, are excellent sources of information and business assistance. Chamber members may have the opportunity to participate in business workshops and seminars. Chambers provide networking, regulatory management, community activities, and economic development. Chambers of commerce offer businesses a way to build broad-based business support, collective leadership, and local community economic growth.

For more information, contact your local chamber of commerce or www.wcce.org.

City and County Licenses/Permits

Cities and counties often require a local business license in addition to the state's Master License. Check with the local government where you plan to do business to find out if local licensing or other permit requirements, such as building or food handling permits, are required.

Public Libraries

Public libraries are good sources for business information. They have reference materials ranging

from business demographics to business strategies.

State Board for Community & Technical Colleges

PO Box 42495
Olympia, WA 98504-2495
360-704-4400

Washington's community and technical colleges offer customized education and technical training for business employees. A business or employer can choose college programs, classes, and workshops to develop a curriculum that specifically meets their business needs.

For more information, contact your local community, technical college, or State Board for Community and Technical Colleges.

Economic Development Councils

Economic Development Councils (EDCs) across the state provide business assistance resources which may include community profiles, business seminars, industrial site information and finance assistance for small businesses with start-up needs.

Contact the EDC in your area for information and assistance. See pages 11-12 for a complete listing of state EDCs.

The Export Finance Assistance Center of Washington (EFACW)

2601 4th Ave, Ste 320
Seattle, WA 98121
206-441-2280

The Export Finance Assistance Center of Washington (EFACW) was created by the State Legislature in 1983 to assist local business with the "payment" and "finance" aspects of selling internationally. EFACW staff work with local businesses in researching prospective foreign buyers,

structuring appropriate payment terms, and engaging third-party support to cover foreign payment risk. EFACW is the local "city/state" partner of the U.S. Export-Import Bank and an active intermediary of its small-business programs (export credit insurance, end-user finance, working capital guarantees).

Lawyers and Accountants

It is always a good idea to consult a lawyer and an accountant before beginning any business venture. These experts can help business owners develop solid business plans. *For referrals, check with your business colleagues, the yellow pages, or refer to the list of associations below:*

Lawyers

Washington State Bar Association (WSBA)

1-800-945-9722 / 206-443-9722

The Bar Association can give you information concerning membership and disciplinary action.

For information, contact the Bar Association at 206-727-8200. www.wsba.org

CPA's

Washington Society of Certified Public Accountants (CPAs)

902 140th Ave NE
Bellevue, WA 98005-3480
1-800-272-8273 / 425-644-4800

Other

Spokane Intercollegiate Research and Technology Institute (SIRTI)

665 N Riverpoint Blvd
Spokane, WA 99202-1665
509-358-2000

SIRTI forms partnerships with businesses, higher education institutions, private investors, and state and federal governments to develop digital, environmental and biotechnologies and to commercialize new products.

Washington Manufacturing Services (WMS)

8227 44th Ave W, Ste D
Mukilteo, WA 98275
425-438-1146

WMS is a not-for-profit company providing high quality, affordable technical services for Washington manufacturers. These services range from implementing management, process and product improvements, to strategic planning and change management assistance.

Washington Technology Center (WTC)

300 Fluke Hall
Box 352140
Seattle, WA 98195-2140
Phone: 206-685-1920

WTC stimulates job growth in Washington State companies by helping develop commercially viable technology. Companies and entrepreneurs can leverage their research and development (R&D) dollars through WTC's Research and Technology Development (RTD) program. Funding supports research partnerships between Washington companies and university researchers.

Other WTC small business services include: assistance in obtaining federal SBIR grants; helping with business plans and product development; and providing access to seed capital. The center also provides industry access to specialized laboratory equipment and facilities for R&D activities.

Federal Agencies

[U.S. Department of Agriculture](#)

[Rural Development \(RD\)](#)

360-704-7740 (Olympia)
509-454-5743 (Yakima)

Rural Development offers the following business loans in non-urban areas with a population of 50,000 or less.

The Business and Industry Guaranteed Loan Program offers borrowers up to an 80 percent guarantee on loans from commercial lenders.

The Business and Industry Direct Loan Program offers loans to public and private parties unable to obtain credit from other sources. The program is restricted to highly distressed and underserved areas.

[U.S. Department of Commerce](#)

[Economic Development Administration \(EDA\)](#)

206-220-7660 (Seattle)

The EDA works in partnership with state and local governments, non-profits and tribes to revitalize distressed communities. In Washington, the EDA has funded nine revolving loan funds for business assistance.

[U.S. Department of Justice](#)

[U.S. Citizenship and Immigration Services \(USCIS\)](#)

1-800-375-5283 (Seattle)

United States Citizenship and Immigration Services protects the rights of current and potential employees of foreign origin who have a legal right to work in the United States. The federal government requires specific forms to be filled out. For more detailed information, contact USCIS customer service at 1-800-375-5283.

[U.S. Department of Labor Wage and Hour Division](#)

1-866-4USA-DOL
1-866-487-2365

Record Keeping Requirements

Under provisions of the Fair Labor Standards Act, the government requires employers to keep records on wages, hours, and other items. For specific information and requirements, contact the U.S. Department of Labor's Wage and Hour Division.

Employers who have employees working at home must have entries in handbooks supplied by the U.S. Dept. of Labor, Wage and Hour Division. For compliance information contact 1-800-487-2365 or www.dol.gov/esa/regs/compliance/whd/newbus3.htm

Wage Requirements

The U.S. Department of Labor has information on *Federal Minimum Wage and State Minimum Wage* requirements. These requirements vary according to the type of work the employee does. There may also be some exemptions from minimum and/or overtime wage.

Some employees may be exempt from federal wage requirements, but many are not exempt from state wage rate laws. For more information on wage and hour labor standards, contact the Department of Labor at 1-866-4-USWAGE or www.dol.gov/esa/whd/flsa/index.htm#min

State Minimum Wage

The state minimum wage applies to most employees other than administrative, professional, agricultural, domestic, and outside salesmen not covered by the federal minimum wage. For the current minimum wage, contact the Department of Labor and Industries at: www.lni.wa.gov/scs/workstandards/minwage.htm

Reduced Wage Classifications

Classification exemptions to the minimum wage laws include child or minor labor, apprentice or learners, and handicapped workers.

For information regarding the state wage regulations, contact the Department of Labor and Industries, Employment Standards Section at 360-902-5335.

[U.S. Small Business Administration \(SBA\)](#)

1-800-U-ASK-SBA

The U.S. Small Business Administration helps businesses start, run, and grow by providing loan guarantees, offering free business counseling, low-cost/no-cost training and government contracts. Also, in the event of natural disasters, the SBA assists small businesses and homeowners through a Disaster Loan Program.

For more information, contact an office from the following list:

[SBA Seattle District Office and Business Information Center](#)

1200 6th Ave, Ste 1700
Seattle, WA 98101

206-553-7311: (Bus. Enterprise Center)

206-553-7310: (SBA General Information)

206-553-7320 (SCORE)

[SBA Spokane District Office](#)

801 W Riverside Ave
Spokane, WA 99201
509-353-2811

[Portland District Office](#)

(Serves: Wahkiakum, Cowlitz, Clark and Skamania Counties)

601 SW 2nd Ave, Ste 950
Portland, OR 97204

503-326-2682

Business Information Offices:

[Auburn Business Assistance Center](#)

Green River Comm. College
108 S Division, Ste A
Auburn, WA 98001
253-333-1600 ext. 2

[Skagit County Business Resource Center](#)

204 W Montgomery
Mount Vernon, WA 98273
360-416-7873

[Southeastern Washington Business Information Center](#)

WSU Tri-Cities
2770 University Dr
Richland, WA 99352
509-372-7142

[Spokane Business Information Center](#)

801 W Riverside, Ste 240
Spokane, WA 99201
509-353-2800

[SBA Tacoma Business Assistance Center](#)

Bates Technical College
1101 S Yakima Ave, Rm #M123
Tacoma, WA 98405
253-680-7770

[Service Corps of Retired Executives \(SCORE\)](#)

360-532-1924 Aberdeen
360-676-3307 Bellingham
509-933-1847 Ellensburg
509-734-4102 Pasco
360-385-6767 Port Townsend
206-553-7320 Seattle
509-353-2820 Spokane
253-680-7770 Tacoma
509-736-0510 Tri-Cities Area
360-699-1079 Vancouver
509-967-0521 West Richland
509-248-0601 Yakima

The United States Small Business Administration's SCORE Program is staffed by retired, volunteer business executives who offer free counseling to small businesses. From marketing advice to finances, sales and operations, SCORE counselors can help you find the answers.

U.S. Treasury Department

Internal Revenue Service (IRS)

To find your local IRS office:
www.irs.ustreas.gov/localcontacts/index.html

The mission of the IRS is to provide American taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.

Key Contacts

Helpline: 1-800-829-1040
Forms & Publication Orders: 1-800-829-3676
www.irs.gov/smallbiz

Business Specialty:
1-800-829-4933

Useful Tax Information Products

Publications

Pub 15, Employer's Tax Guide
Pub 463, Travel, Entertainment, Gift and Car Expenses
Pub 505, Tax Withholding and Estimated Tax
Pub 533, Self-Employment Tax
Pub 535, Business Expenses
Pub 538, Accounting Periods and Methods
Pub 541, Partnerships
Pub 542, Corporations
Pub 560, Retirement Plans for Small Business (SEP, SIMPLE and Qualified Plans)
Pub 583, Starting a Business and Keeping Records
Pub 587, Business Use of Home

To order these and other publications visit:
www.irs.gov/formspubs/page/0,id=10768.00.html

CD ROMs for Small Business Taxpayers

The *Small Business Resource Guide CD-ROM (Pub 3207)* contains all the business tax forms, instructions, and publications needed by small business owners. It also provides information on how to prepare a business plan, find financing for your business, and much more.

Introduction to Federal Taxes CD-ROM (Pub 3693), introduces new small business owners and self-employed entrepreneurs to IRS tax law in an easy to understand format.

A Virtual Small Business Workshop CD-ROM (Pub 3700) consists of six topics presented by IRS instructors: Business Structure, Payroll Taxes, Electronic Filing, Business Expense Deductions, Record Keeping, and the IRS Small Business Website. This CD-ROM provides closed captioning in English, Spanish and Mandarin Chinese.

To order these and other CD ROMs free of charge visit:
www.irs.gov/businesses/small/article/0,,id=101169.00.html

Federal Tax Requirements

Federal Tax Identification Number (FEIN)

If you have employees and are required to report employment taxes or give tax statements to employees or annuitants, you need a Federal Tax Identification Number. This number is also known as an Employer Identification Number (EIN). *Pub 1635, Understanding Your EIN*, provides further information. *Form SS-4 (Application for Employer Identification Number)* has information on how to apply for an EIN by mail, telephone or online. Telephone: 1-800-829-4933
www.irs.gov/businesses/small/article/0,,id=102767.00.html

Filing and Paying Your Federal Tax

Electronic Filing E-file

IRS *e-file* is used by millions of taxpayers each year to provide a more convenient method of filing taxes. IRS *e-file* is a way to file a tax return electronically to the IRS using an authorized IRS *e-file* provider. Upon receipt of the return information, the IRS quickly and automatically checks for errors or other missing

information (the error rate for electronic returns is less than one percent). Within 48 hours of electronic transmission, IRS acknowledges acceptance of the return.

Visit www.irs.gov and click on the E-file logo for more information.

Electronic Federal Tax Payment System EFTPS

EFTPS-Direct is quickly becoming the preferred method for businesses to make their federal tax payments electronically. You can make your payments securely through EFTPS-Online, in addition to using the phone or EFTPS personal computer software. Because the payment reporting options are interchangeable, use them as you see fit. With the flexibility of the various payment reporting options, you can conveniently and quickly make your tax payments 24 hours a day, 7 days a week.

Using the payment scheduling (warehousing) capability built into EFTPS-Direct, you can input your payment instructions up to 120 days in advance, and on the day before the tax due date, your payments will be initiated. The IRS will never have access to your bank account information because the transactions are processed through a banking intermediary. EFTPS is easy to use, convenient, accurate, fast and economical. To enroll, call 1-800-555-4477, or visit www.irs.gov and click on the EFTPS logo for more information.

Alternate Payment Options

The IRS accepts VISA, Mastercard, Discover, and American Express. You may also have your payment taken directly out of your savings or checking account when you file your tax return. If you are a business owner, you can schedule payment of your employment tax deposits or estimated tax payments.

Other Organizations

The National Center for American Indian Enterprise Development

Northwest Office
3327 NE 125th St, Ste 101
Seattle, WA 98125
206-365-7735

The NW Native American Business Development Center provides management and technical assistance for Native Americans residing in the states of Washington, Oregon, and Idaho. This assistance extends to both tribes and individuals living on and off the reservation. Assistance is available for all stages from business start-up through expansion. The following is a partial list of services:

- Financial and Loan Packaging
- Business Plan Preparation
- Procurement Assistance
- Minority Certification Assistance
- 8(a) Assistance

Northwest Trade Adjustment Assistance Center

1200 Westlake Ave N
Seattle, WA 98109
206-622-2730

The Northwest Trade Adjustment Assistance Center (TAAC) is a non-profit organization that assists import-injured manufacturers and agriculture through grants from the U.S. Department of Commerce. TAAC staff help eligible firms develop and implement a recovery strategy to regain a competitive position in the workplace. TAAC accomplishes this by providing technical assistance in manufacturing, marketing, product development, finance, and management. Business assistance in the qualification stage is free. However, costs for providing strategic planning and technical assistance are shared by the business and the federal government.

Economic Development Councils

Adams County
Adams County EDC
455 E Hemlock St
Othello, WA 99344
509-488-5785
adamsedc@bossig.com

Asotin/Columbia/Garfield/Whitman Counties
Palouse EDC
725 6th St Ste 102
Clarkston, WA 99403
509-751-9144
ken@palouse.org

Benton County
TRIDEC
901 N Colorado St
Kennewick, WA 99336
509-735-1000
tridec@tridec.org

Chelan County
Wenatchee Valley College/SBDC
285 Technology Center Way Ste 101
Wenatchee, WA 98801
509-682-6905
sbdc@wvc.edu

Clallam County
Clallam County EDC
PO Box 1085
102 E Front St
Port Angeles, WA 98362
360-457-7793
info@clallam.org

Clark County
Columbia River EDC
1101 Broadway Ste 120
Vancouver, WA 98660-3237
360-694-5006
info@credc.org

Cowlitz County
Cowlitz County EDC
PO Box 1278
US Bank Bldg
1452 Hudson Ste 208
Longview, WA 98632
360-423-9921
sprague@cowlitzedc.com

Douglas County
Port of Douglas County
3306 5th St SE
East Wenatchee, WA 98802
509-884-4700
pat@portofdouglas.org

Ferry County
Ferry (TEDD)
PO Box 1212
90 N Clark Ave Ste C
Republic, WA 99166
509-775-3047
ferryeds@rcabletv.com

Franklin County
TRIDEC
901 N Colorado St
Kennewick, WA 99336
509-735-1000
tridec@tridec.org

Grant County
Grant County EDC
6594 Patton Blvd NE
Moses Lake, WA 98837
509-764-6579
tbrewer@grantedc.com

Grays Harbor County
Grays Harbor EDC
506 Duffy St
Aberdeen, WA 98520
360-532-7888
ghedc@techline.com

Island County
Island District EDC
PO Box 279
Coupeville, WA 98239
360-678-6889 / 1-888-506-7999
icedc@whidbey.net

Jefferson County
EDC of Jefferson County
2200 W Sims Way Ste 201A
Port Townsend, WA 98368
360-385-6767
info@edcjc.com

King County
enterpriseSeattle
1301 5th Ave Ste 2500
Seattle, WA 98101
206-389-8650
info@enterpriseseattle.org

Kitsap County
Kitsap EDC
4312 Kitsap Way Ste 103
Bremerton, WA 98312
360-377-9499 / 1-877-465-4872
edckc@kitsapedc.org

Kittitas County
Economic Development Group of Kittitas County
PO Box 598
221 E 4th
Ellensburg, WA 98926
509-962-7244
phoenix@elltel.net

Klickitat County
Klickitat County Public EDA
127 Court St
Goldendale, WA 98620
509-773-7060
danap@co.klickitat.wa.us

Lewis County
Lewis County EDC
PO Box 916
1611 N National
Chehalis, WA 98532
360-748-0114
lewisedc@localaccess.com

Lincoln County
Lincoln County ADO
1827 E 18th Ave
Spokane, WA 99203
509-534-3621
pkconsult@comcast.net

Mason County
EDC of Mason County
PO Box 472
103 S Fourth Angle Bldg 2nd Floor
Shelton, WA 98584
360-426-2276
masonedc@hctc.com

Okanogan County
The Economic Alliance
PO Box 626
320 Omak Ave
Omak, WA 98841
509-826-5107
tknapton@economic-alliance.com

Pacific County
Pacific County EDC
408 Second St
Raymond, WA 98577
360-942-3629
caruss@pacificedc.org

Pend Oreille County
Pend Oreille County EDC (TEDD)
301 W Spruce Ste E
Newport, WA 99156
1-800-813-2032
edc@povn.com

Pierce County
[The Economic Development Board for Tacoma-Pierce County](#)
PO Box 1555
950 Pacific Ave Ste 410
Tacoma, WA 98401-1555
253-383-4726
info@edbtpc.org

San Juan County
[San Juan County EDC](#)
PO Box 3053
540 Guard St Ste 110
Friday Harbor, WA 98250
360-378-2906
info@islandway.org

Skagit County
[EDA of Skagit County](#)
PO Box 40
204 W Montgomery
Mount Vernon, WA 98273
360-336-6114
info@skagit.org

Skamania County
[Skamania County EDC](#)
PO Box 436
167 N Second
Stevenson, WA 98648
509-427-5110
scedc@skamania-edc.org

Snohomish County
[EDC of Snohomish County](#)
728 134th St SW Ste 128
Everett, WA 98204
425-743-4567
info@snoedc.org

Spokane County
[Spokane Area EDC](#)
801 W Riverside Ste 302
Spokane, WA 99201
509-624-9285
edc@edc.spokane.net

Stevens County
[Tri-Co Econ Dev District \(TEDD\)](#)
347 W Second Ste A
Colville, WA 99114
509-684-4571
tedd@plix.com

Thurston County
[Thurston County EDC](#)
665 Woodland Sq Loop SE Ste 201
Lacey, WA 98503
360-754-6320
info@thurstonedc.com

Wahkiakum County
[Lower Columbia EDC](#)
PO Box 243
102 Main St
Cathlamet, WA 98612
360-795-3996
lcedc@cni.com

Walla Walla County
[Port of Walla Walla](#)
310 "A" St
Walla Walla Regional Airport
Walla Walla, WA 99362
509-525-3100
pg@portwallawalla.com

Whatcom County
[Bellingham Whatcom EDC](#)
PO Box 2803
105 E Holly St
Bellingham, WA 98227
360-676-4255 / 1-800-810-4255
rob@bwedc.org

Yakima County
[Yakima County Development Assoc](#)
PO Box 1387
10 N 9th St
Yakima, WA 98907-1387
509-575-1140
newvision@ycda.com

Small Business Development Centers

Small Business Development Centers (SBDCs) provide small business owners with training and free counseling on day-to-day business operations. SBDCs can help business owners develop business plans, establish bookkeeping systems, or map out business strategies.

[SBDC Administrative Office](#)

Brett Rogers, Washington State Director
Washington State University
PO Box 1495
534 E Trent, Ste 210
Spokane, WA 99210-1494
509-358-7765

Auburn

[Green River Community College SBDC](#)
108 S Division St, Ste A
Auburn, WA 98001-5316
253-333-1600 ext 18

Bellevue

[Bellevue Community College SBDC](#)
10700 Northrup Way
Bellevue, WA 98004
425-564-2888

Bellingham

[SBDC/Western Washington University](#)
119 N Commercial St, Ste 195
Bellingham, WA 98225
360-733-4014

Bremerton

[Kitsap Business Assistance Center](#)
345 6th St, Ste 568
Bremerton, WA 98337
360-307-4220

Chehalis

[SBDC](#)
PO Box 916
1611 N National Ave
Chehalis, WA 98532
360-748-0114

Des Moines

[Highline Community College](#)
PO Box 98000, MS Omni 3/3
Des Moines, WA 98198
206-870-3710 ext 5151

Everett

[Edmonds Community College SBDC](#)
728 134th St SW, Ste 128
Everett, WA 98204-5322
425-640-1435

Kennewick

[Columbia Basin College](#)
TRIDEC
901 N Colorado
Kennewick, WA 99336
509-735-6222

Moses Lake

[Big Bend Community College SBDC](#)
7662 Chanute St, Bldg 1500
Moses Lake, WA 98837-3299
509-793-2374

Mount Vernon

[Economic Dev. Assoc. of Skagit County](#)
204 W Montgomery
Mount Vernon, WA 98273
360-336-6114

Olympia

[South Puget Sound Comm. College](#)
SBDC
665 Woodland Sq Loop SE, #201
Lacey, WA 98503
360-407-3991

Omak

[SBDC](#)
The Economic Alliance
320 Omak Ave # 400
Omak, WA 98841
509-826-7245

Port Angeles

[WSU Small Business Development Ctr.](#)
PO Box 1085
102 E Front St
Port Angeles, WA 98362
360-417-5657

Port Townsend

[Olympic Peninsula SBDC](#)
181 Quincy St, Ste 212
Port Townsend, WA 98368
360-344-3078

Seattle

[Community Capital Development](#)
PO Box 22283
Seattle, WA 98122
206-324-4330, ext 107

[WSU SBDC](#)

900 4th Ave, Ste 2950
Seattle, WA 98164
206-389-2922

[WSU SBDC](#)

Parkplace Bldg
1200 6th Ave, Ste 1700
Seattle, WA 98101
206-553-7328

Spokane

[SBDC](#)
SIRTI Bldg
665 N Riverpoint Blvd, Ste 201
Spokane, WA 99202-1665
509-358-7894

Tacoma

[Bates Technical College SBDC](#)
1101 S Yakima Ave, Rm M-123
Tacoma, WA 98405
253-680-7768

Tri-Cities

[Columbia Basin College SBDC](#)
c/o TRIDEC
901 N Colorado
Kennewick, WA 99336
509-735-6222

Vancouver

[WSU SBDC](#)
12000 NE 95th St, Ste 504
Vancouver, WA 98682
360-260-6372

Walla Walla

[Walla Walla Comm. College SBDC](#)
500 Tausick Way
Walla Walla, WA 99362
509-527-4681

Wenatchee

[SBDC](#)
285 Technology Center Way, Ste 101
Wenatchee, WA 98801
509-682-6905

Yakima

[SBDC](#)
285 Technology Center Way, Ste 101
Wenatchee, WA 98801
509-682-6905

Additional Resources

[Agriculture Dept. \(WA\)](#)

(import & export foods, labeling)
360-902-1915 Marketing Program
360-902-1926 Main Line

[Agriculture, U S Dept. of \(USDA\)](#)

Food & Nutrition Service
(for retailer eligibility to accept food stamps)
206-553-7410

[Attorney General \(WA\)](#)

(Consumer Protection - for consumer information, complaints, and landlord/tenant matters)
1-800-551-4636

[Bankruptcy Court \(U.S.\)](#)

206-370-7545 Seattle
253-593-6310 Western District/Tacoma
509-353-2404 Eastern District/Spokane
509-454-5660 Yakima

[Better Business Bureau](#)

E. WA & N. Idaho 509-455-4200
Seattle 206-431-2222

[Building Codes](#)

360-725-2964

[Census Bureau \(U.S.\)](#)

206-553-5835 Information Library
206-553-5837 Main Line
1-800-541-8345 General Information
1-800-233-3308 Regional Office

[Consumer Price Index Hotline](#)

(24-hr hotline)
206-553-0645

[Consumer Product Safety Commission](#)

(recalls and unsafe product reporting)
1-800-638-2772

[Contractor Licensing & Verification](#)

(WA Dept. of Labor & Industries)
1-800-647-0982

[Copyrights \(Library of Congress\)](#)

202-707-3000

[Customs \(U.S.\)](#)

(Import & Export)
206-553-0720

[Export Finance Assistance Center of Washington](#)

206-441-2280

[Employer Identification Number](#)

(IRS SS-4 form) 1-800-829-3676

[Food and Drug Administration](#)

425-486-8788

[Franchises & Securities](#)

1-800-372-8303

[Motor Carriers Safety \(Fed\)](#)

360-753-9875

[Workplace Safety & Health Division](#)

1-800-423-7233

[Industrial Insurance \(Dept. of L&I\)](#)

1-800-547-8367

[Information Center \(Federal\)](#)

1-800-688-9889

[Information \(WA State Government\)](#)

1-800-321-2808

[Immigration and Naturalization \(U.S.\)](#)

1-800-375-5283
1-800-870-FORM (forms request line)

[Insurance Consumer Protection \(WA\)](#)

1-800-562-6900

[Legislative Hotline \(WA\)](#)

1-800-562-6000

[Patents and Trademarks \(USPTO\)](#)

1-800-786-9199

[Posters Required for Workplace](#)

1-800-547-8367

[Securities, Limited Offerings](#)

1-800-372-8303

[Services for the Blind](#)

1-800-552-7103

[Social Security Administration](#)

1-800-772-1213

[State Surplus Sales](#)

253-333-4900

[Statistics \(WA Labor Market\)](#)

1-800-215-1617

[Uniform Product Code \(UPC\)](#)

937-435-3870

[Veterans Affairs](#)

1-800-827-1000

[WA State International Trade and Exhibitor Services](#)

206-728-9393

[Weights and Measures](#)

360-902-1857

[WorkFirst Business Employment Solutions](#)

1-888-734-WORK (9675)

Develop Your Business Plan

Business experts say developing a written business plan is the most important thing one can do before beginning a business. Existing businesses should continually update their plans. The following information and questions will help in preparing a business plan.

A business plan is a blueprint for your business, today and as it grows. A thoroughly researched and well thought-out business plan will help you clarify your goals, focus your energy, direct your work, and measure your progress.

Planning for your business is important. As you draw up a business plan, there are general questions you need to ask. Even though every question may not apply to you, you should consider each question carefully.

Before beginning a business plan, determine if your personal goals meet your business goals. Consider whether your personal goals, resources and strengths are compatible with your business goals. Preparing a business plan will also allow you to evaluate your weaknesses and commitment to starting a small business.

The business plan does not need to be long, and should include financial statements.

For more business plan information: www.sba.gov and www.score.org. For further assistance in preparing a business plan, contact your nearest Small Business Development Center (p. 13) or a SCORE office (p. 9).

☐ Plan Summary

The Plan Summary is a one- or two-page summary describing your business to prospective lenders and investors. A well-developed plan will help convince lenders or investors to examine your business further. Even though a Plan Summary appears first in your business plan, you should write it last.

Your Plan Summary should include:

1. A brief description of the company's history.
2. Description of products and services.
3. How you intend to make the product.
4. Management.
5. What it will take to make a profit-break-even analysis.
6. How much money you are seeking (if applicable).
7. How you will pay the money back (if applicable).

☐ Purpose of the Business

1. What you want to accomplish.
2. Mission statement.
3. Description of the business.

☐ Product & Service Defined

1. The market that needs your product or service.
2. A complete description of your product or service.
3. The cost and profit of each product and service. Describe the break-even point.
4. The major sources of competition.
5. Proprietary features. Should your product or service have a patent or trademark?
6. Opportunities to better develop your product or service.

☐ Market Analysis

1. Market research. Size of market and how long it has existed. Barriers to your business entry and growth.
2. Target market. Who will buy your product or service?
3. Where do most of your sales occur?
4. How much do you expect to sell?

☐ Market Strategy

1. Define your advantage. What is the difference between *your* product and service and your *competitors*?
2. Evaluate the competition. What is the size of your competition? Market maturity?
3. Pricing Strategy. Is your price competitive?
4. Distribution channels. Which will you use?

5. Promotion. How will you tell others about your product or service?

☐ Management

1. Identify your organizational structure and key employees.
2. Provide a resume for each person.
3. Identify management skills.
4. Professional services.
5. Identify any technical or specialty services.

☐ Schedule of Events

1. List critical dates.
2. Make short-term goals.
3. Project long-term goals.
4. Identify barriers or risks and solutions.

☐ Financial Information

1. Financial statement.
2. List your start-up expenses.
3. Funding.
4. Equity (owner's investments).
5. Financing.
6. Monthly cash flow analysis. How will you pay creditors, personnel, and bills? When will you receive payment for sales?
7. Sales forecast.
8. Income projection.
9. Operation expenses.
10. Methods of financial reporting you will use.
11. Break-even analysis.
12. Balance sheet--assets and liabilities.

Checklist for Starting a New Business

- ☐ Develop your business plan. (See previous page)
- ☐ Decide upon your business structure.

Legal and tax implications differ according to business structure. (See p. 6 for a brief description.) You may wish to obtain legal advice before making this decision. If you decide to register as a corporation, LLC, LP or LLP, contact the Secretary of State's Corporations Division at 360-753-7115.

- ☐ Obtain necessary licenses and permits.

State Business License

Washington's one-stop registration process requires filing a Master Business Application to obtain a UBI (Unified Business Identifier) number and to register trade names. For a list of locations where you can obtain and file the Master Application form, go to www.dol.wa.gov/mls/servloc.htm or you can file on-line as detailed on page 5.

Specialty Licenses

Some business activities require specialty licensing, permits or certifications. For more information, contact the Master License Service of the Department of Licensing at (360) 664-1400. On-line license filing is available at: www.wa.gov/dol.

Local Licenses and Permits

In addition to a state license, you may need to get a city and/or county license for each location where you do business. You may also need to check with your local government regarding zoning and building code regulations. Contact your local Department of Licensing or City Clerk's Office for more information.

- ☐ Determine regulatory and record-keeping requirements.

State and Federal Taxes

These vary with the form, nature and location of your business. Refer questions about Washington State taxes to the Department of Revenue at 1-800-647-7706.

For federal tax information, call the Internal Revenue Service at 1-800-829-1040. For IRS forms and publications, call 1-800-829-3676. Forms can also be downloaded from the IRS web site at www.irs.gov

Wage Regulations & Posters

For questions concerning wage regulations and required workplace posters, contact the WA Dept. of Labor & Industries/Employment Standards at 360-902-5800 or 1-800-547-8367, or visit their web site at: www.lni.wa.gov

Industrial Health & Safety Regulations

For information on health and safety rules, contact the Dept. of Labor & Industries/ Division of Workplace Safety and Health at 1-800-423-7233 or visit their web site at www.lni.wa.gov

Industrial Insurance

For information on mandatory industrial insurance coverage or to obtain a copy of the "Employer's Guide to Industrial Insurance" call 1-800-547-8367 or visit www.lni.wa.gov.

Environmental Regulations

To find out which state and federal environmental permits are needed for your business, visit the WA Dept. of Ecology's On-line Permit Assistance System (OPAS) at www.ecy.wa.gov/programs/seapac or call 360-407-6000.

(See p. 4 for regional office numbers.)

Unemployment Insurance

Refer questions about unemployment insurance for

your employees to the WA Employment Security Department at 360-902-9551.

New Hire Reporting

Report each newly hired or re-hired employee to WA Dept. of Social and Health Services (DSHS) at 1-800-562-0479. (You will also report new hires to the Employment Security Dept. each quarter.)

Fire Regulations

Contact your local fire officials.

Health Regulations

Contact your local health department regarding sewer, water and solid waste utilities.

- ☐ Decide upon your bookkeeping and accounting system.

For information on bookkeeping systems, income tax planning, or income tax returns, consult with your accountant, SBA or SBDC office, or community college. IRS Publication 583, "Starting a Business and Keeping Records", is helpful.

- ☐ Insurance

Consult with your insurance agent about fire, automobile, employee health, bonding, life, and fidelity insurance against employee theft, burglary, vandalism, business interruption, and key person insurance.

- ☐ Legal Advice

Consult an attorney about your business form of ownership, leases and contracts. For attorney referral services, refer to p. 8 of this Guide.

Helpful Resource

The Dept. of Licensing's "Operating a Business in Washington State" is a comprehensive resource guide. For a copy: 360-664-1400 or www.dol.wa.gov/mls/operate.htm

Business Information Centers

Auburn Business Assistance Center
253-333-1600 ext 2

Seattle SBA Offices and Business Information Center
206-553-7311 Center
206-553-7320 SCORE

Skagit County Business Resource Center
360-416-7873

Spokane Business Information Center
509-353-2800

Tacoma Business Assistance Center & 1-Stop Capital Shop
253-680-7770

Portland District Office
(Serves: Wahkiakum, Cowlitz, Clark and Skamania Counties.)
503-326-2682

Southeastern Washington Business Information Center
509-372-7142

Service Corps of Retired Executives (SCORE)

In partnership with the SBA, SCORE volunteers provide free business counseling (p. 9).

Small Business Development Centers (SBDC)

SBDCs provide one-on-one counseling to entrepreneurs and small business owners. They can help you develop a business plan or a bookkeeping system, map out a business strategy, or find venture capital. The SBDC can also help with innovation assessment, research and market analysis. Through a statewide network of community colleges, they sponsor educational and training workshops. Contact the center nearest you (p. 13).